

Highlights of 2025 Financial Results

Based on unaudited financial results to September 30, 2025

	Balance at September 30th, 2025 \$000s	Year to date growth as a %
Assets	5,056,193	1.54%
Loans	4,076,025	6.48%
Deposits	4,610,423	1.31%
Members' equity	390,161	3.17%
	Year to date \$000s	As a % of assets
Interest revenues	159,828	4.23%
Cost of funds	104,578	2.77%
Financial margin	55,250	1.46%
Operating expenses	52,935	1.40%
Less other revenues	20,387	0.54%
Net operating expenses	32,548	0.86%
Gross operating margin	22,702	0.60%
Provision for loan losses	216	0.01%
Refund service fees	6,147	0.16%
Income tax expense	4,412	0.12%
Net income	11,927	0.32%

